

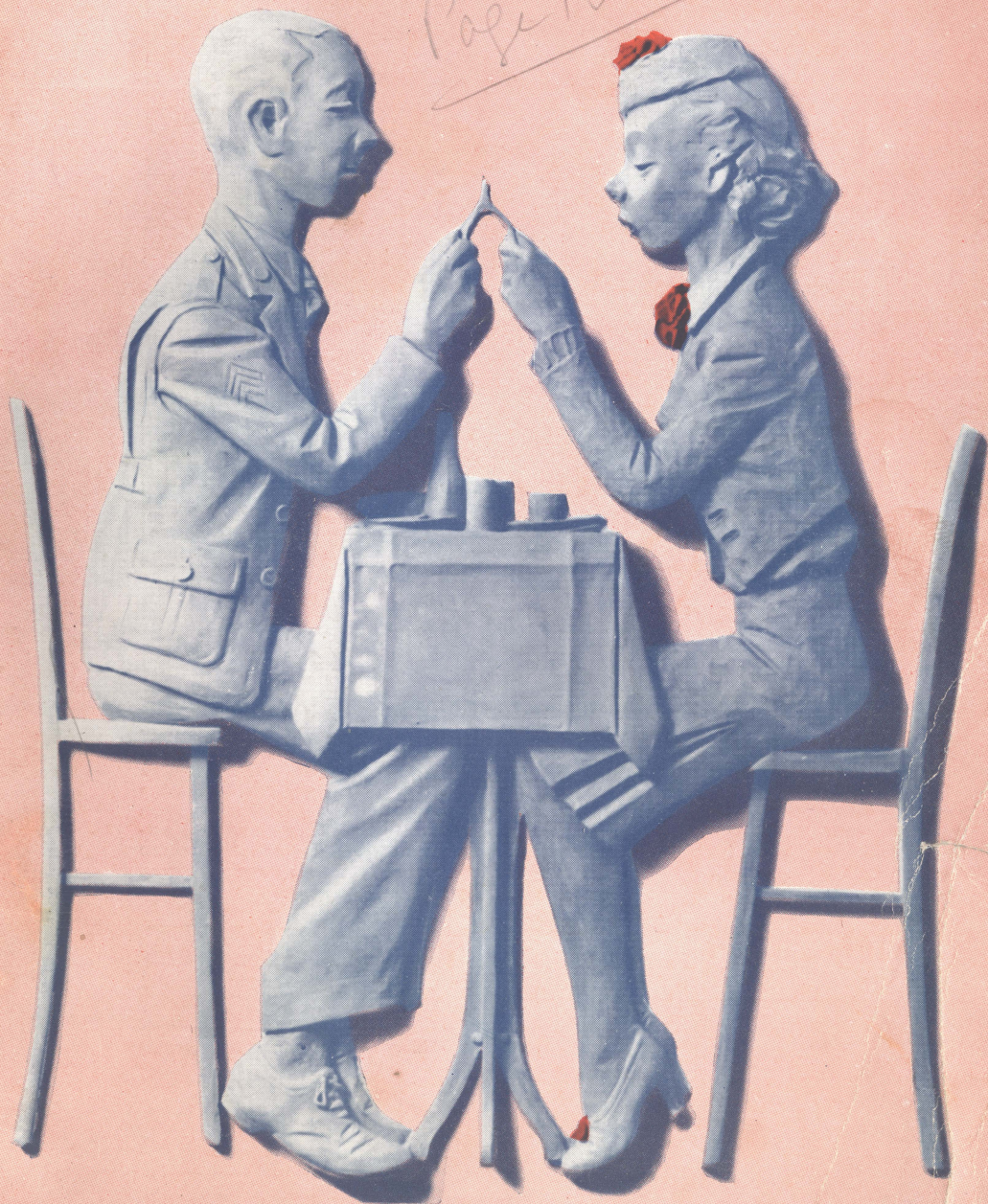
The Mutual Circle

VOLUME 3

NOVEMBER, 1944

NUMBER 7

Page 15



He's been fighting Japs for 2 years



AND IT MAY TAKE A LOT LONGER

**THAT'S WHY YOU *MUST* BACK
THE 6th WAR LOAN**



DEEP in their hearts everybody knows this war isn't over. How can it be when the most savage, most brutal enemy of all—the Jap—is still running wild over thousands of square miles of the earth's surface!

The 6th War Loan Drive is another important step in

pushing him back to where he belongs. Again your individual quota is at least one *extra* \$100 War Bond—and more if you can. When the Victory Volunteer calls on you at your home or wherever you work, buy to the limit. *Every fighting man wants you to!*

BUY AT LEAST ONE EXTRA \$100 BOND

The cover picture is by Philip Kraczkowski, Clay Model Artist.

Bottle of Money Provides Slogan For Company's Local Drive In 6th War Loan

An unusual incident gave the Company's sellers in the 6th War Loan an early start and provides them with a unique slogan and selling aid.

A Bottle of Money

Late in October Arthur G. Ross, of the Actuary's Department, visited in the Randvilla, a popular dining place about fourteen miles southeast of Boston on the road to Cape Cod, and while there he saw on a shelf a large bottle—a two-quart bottle—filled with dimes. Mr. Ross suggested that it would be a good idea if the money were used to buy 6th War Loan Bonds—to help shorten the war and bring peace-time travel nearer. The lady who owned it agreed to the advisability of lending the money to the Government, and Mr. Ross brought the bottle of money home with him to buy 6th War Loan Bonds for her.

Four prizes in a total of \$200 (in War Bonds, maturity value) have been donated by G. H. Scribner, a Trustee of the Company, Alexander E. Patterson, Julian S. Myrick, Clifford B. Reeves, Williard T. Johns, Leigh Cruess, Stuart F. Silloway and Oliver M. Whipple to be given to those who guess closest to the amount of money in the bottle.

The first prize is \$100, to go to the person who guesses the correct amount or nearest to it.

The second prize is \$50, to go to the person who makes the next closest guess.

The third and the fourth prizes are \$50 each, and they go to the persons who are next in order as to closeness of guess.

In case of any tie in any position the prize for the specific position will be divided equally among those who made the same guess.

The Bottle of Money will be on display during each work day in the public corridor of the 34 Nassau Street entrance to the Home Office.

The guessing will end at noon December 18th, and prizes will be awarded later.



Let's Bottle 'Em Up!

How much is in the Bottle? Well, those who buy Bonds from Mutual Life sellers and each Mutual Life seller who buys a Bond through the Company will have the privilege of guessing—for prizes.

Sixth War Loan Is For \$14,000,000,000

The country's 6th War Loan runs from November 20th to and through December 16th. The amount of the Loan is set at \$14,000,000,000—which is \$2,000,000,000 less than the total asked in the 5th War Loan.

Great effort will be made to spread this loan among individuals—the millions of "John Q. Citizens" who make up America.

The quota for the individual Mutual Life seller in this present loan is ten sales.

Although officially the Bond Drive will run from November 20th to December 16th, yet the Mutual Life sellers began their work about November 1st and will continue through the entire month of December.

Credits for the Company and to individual sellers will be given for sales from November 1st to December 31st, but sales after December 18th do not count in the prize contests.

Eight Bond Prizes

In this 6th War Loan Drive there are eight \$25 War Loan Bond prizes for New York City Mutual Life Blue Star Brigaders—six for Home Office personnel, two for Agency personnel.

President Lewis W. Douglas will give one Bond to the Home Office seller who sells the largest number of Bonds and one to the Home Office seller who sells the largest aggregate total of Bonds.

Executive Vice-President Alexander E. Patterson will give a Bond to the man Home Office seller whose sales

record as to number of sales ranks among the men sellers closest to the largest number of sales, and Second Vice-President Julian S. Myrick will give one to the woman Home Office seller whose sales record as to number of sales ranks among the women sellers closest to the largest number of sales.

Vice-President Joseph B. Maclean will give a Bond to the man Home Office seller whose sales record as to total aggregate amount ranks among the men sellers closest to the largest aggregate total of Bonds sold, and Vice-President Louis W. Dawson will give one to the woman Home Office seller whose sales record as to total aggregate amount ranks among the women sellers closest to the largest aggregate total of Bonds sold.

Vice-President J. Roger Hull will give a Bond to the New York City Agency seller (man or woman) who sells the largest number of Bonds, and Assistant Manager of Agencies Walter F. Shaw will give one to the New York City Agency seller (man or woman) who sells the largest aggregate total of Bonds.

Company Offers "Holiday" Prize

The only requirement for eligibility to the great Blue Star Brigade is a pledge to sell as many bonds as possible to the greatest number of subscribers, and anybody can join.

Success is measured and rewarded in terms of the number of sales made during a specified period.

Recognition will be accorded to the Blue Star Brigade members based upon the number of sales made.

They will attain rank as shown in table on page 4:

*Team Captains and Assistants who helped launch 6th War Loan Bond Drive
at meeting in Company's Board Room Tuesday, October 31st*



(Names are Listed on Page 6)

Every Blue Star Brigader who has sold 10 or more Bonds will be entitled to a service ribbon pin bearing the Blue Star insignia and also a certificate stating the rank achieved.

Each Mutual Life New York City member of the Blue Star Brigade who achieves the rank of Second Lieutenant (10 sales, or quota)—or a higher rank—will be allowed one day off from work, at such time as may be approved by Department Head or Agency Manager.

Each Mutual Life New York City member of the Brigade who achieves the rank of Major (30 sales)—or a higher rank—will be invited to President Douglas' luncheon to be held after the close of the Drive (that is, after the Company's closing date—December 31st).

President Douglas' Luncheon

At the end of the Drive (after the Company's closing date, December 31st), President Douglas will give a Victory Luncheon, to which he will invite as guests all New York City Mutual Life sellers who have attained the rank of Major (making 30 sales)—or higher—in the Blue Star Brigade.

Details of this luncheon—date and place and so on—will be given later—in the bulletins the War Committee is to issue during the Drive or through a special notice.

What Counts as Sales

All sales to different purchasers, all sales to the same purchaser on separate days and all additional sales to an individual purchaser on the day of his first purchase if the additional Bonds are made out to different registered owners will count for standing and prize eligibility, except as stated heretofore in this article and in the next paragraph.

Company, Department and individual quotas include all series of the War Loan Bonds, but there will be no credit toward prizes for sales of 7⁷/₈% Certificates of Indebtedness.

The Treasury Department rules limit Blue Star Brigade ranks to sales of Series "E," "F" and "G" Bonds.

Bond For Christmas Present

Sell a War Loan Bond as a Christmas present—it's a fine gift.

Complete a War Savings Stamp book as a Christmas present.

Make yourself a Christmas present—of one of the Bonds.

Walt Disney Gift Certificates

During the Drive the Mutual Life sellers will be supplied with Blue Stars for Christmas trees (taking the place of window stickers formerly used in the Drives) to give the Bond purchasers.

The Committee will also give out

Second Lieutenant	Minimum	of	10	Bonds	sold	to	separate	subscribers
First Lieutenant	"	"	15	"	"	"	"	"
Captain	"	"	20	"	"	"	"	"
Major	"	"	30	"	"	"	"	"
Lieutenant Colonel	"	"	40	"	"	"	"	"
Colonel	"	"	50	"	"	"	"	"
Brigadier General	"	"	60	"	"	"	"	"
Major General	"	"	75	"	"	"	"	"
Lieutenant General	"	"	100	"	"	"	"	"
County General	Largest number of sales in County							
State General	Largest number of sales in State							

to Departments and Agencies pro rata its supply of the famous Walt Disney Gift Certificates for Bond selling which have been very effective in promoting sales in previous War Loan Drives.

Mutual Life Organizes

All the men and women in the Home Office and in the Greater New York City Agencies have organized as a body to serve in the "Blue Star Brigade," the nation-wide force which will buy and sell these Bonds.

The Company's War Bond Committee formed to serve in this Loan Drive is composed of:—

Julian S. Myrick, Chairman
Walter F. Shaw, Vice-Chairman
Manuel Gelles, Chairman, Promotional Committee
Robert B. Kay, Secretary
James Wilson, Jr., Supplies
Carl V. Cefola, Publicity
W. L. Selover
A. G. Ross
H. A. Gillis
J. McCall Hughes
S. Fels Hecht
Mrs. R. T. Millard

Each Home Office Department and each Greater New York City Agency is organized on the "team basis," with a Captain and an Assistant in charge.

There will be occasional "sales clinics" in each department, notices thereof being given to the department members, and during the entire Drive (the Company's selling from November 1st to December 31st) bulletins on the progress of the Drive, standings of departments and of individuals, sales ideas, etc., will be issued to every employee.

A chart showing Department and Agency standings, based on percentages, will be posted in the Nassau Street lobby of the Home Office, the standings being made current each week.

We sit at home!

We sit at home
where it's nice and safe
while our young men
face death hourly.
They fight with their
blood, their lives,
for every inch they gain
in occupied countries.
Not very fair, is it?

So how about squaring
up the score a bit?
How about doing without
and making do with what
we have to back them
with every last dollar?

Let's turn our savings
into Victory Bonds today;
then buy an extra bond
and pay for it by
instalments every pay day.
It's little enough to do—
as we sit at home!

—Authorship Unknown To Us.
From *The Manuscript*.

Team Captains In 6th War Loan Bond Drive

The names of the Team Captains and their Assistants who met October 31st in the Board Room of the Company's Home Office to launch the Company New York City Blue Star Brigaders in their work in the 6th War Loan Bond Drive are as follows (pictures on Page 3):

Upper Group

Bottom row, left to right: Dorothy M. Gimbel, Metropolitan Clearing House; Mary C. McNeice, Executive Department; Lorraine Fleischmann, Policy Registry Division; Mildred C. Dolderer, Purchasing Division; Gertrude Sauer, Tabulating Division.

Second row up, left to right: Herbert Sander, Tabulating Section; Robert J. Ward, Mail Division; Howard J. Schenck, Claims Bureau; Charles Perkins, Building Department; Walter F. Barnitt, Policy Registry Division; Frederick Jentzen, Policyholders Service Bureau; Charles G. Dare, Bureau of Policy Issue.

Third row up, left to right: John E. DeMott, Accounting Department; James J. Menahan, Tabulating Division; Jerome Klein, Tabulating Division; Carl Foernsler, Tabulating Division; Hugh E. Wisely, Real Estate Department.

Lower Group

Bottom row, left to right: Alice J. Lojahn, Accounting Department; Ellen W. Douglas, Secretary's Department; Philip V. R. Schuyler, Law Department; Helen H. Howe, Files Division; Dorina Cavanaugh, Personnel Division.

Second row up, left to right: William J. Featherstone, Accounting Department; Frank A. Johnson, Policy Loan Division; George Balmer, Accounting Department; Lyndon H. Greathead, Accounting Department; Gilbert F. Hough, Accounting Department.

Third row up, left to right: Leslie A. Thorn, Accounting Department; Andrew Becker, Brooklyn Agency; Vincent J. Cann, Policy Loan Division; Carlton S. Smith, Accounting Department; Paul J. Christner, Secretary's Department.

Swappers' Column

What have you to trade or sell? What used articles do you want to obtain?

Describe your articles or wants clearly, as briefly as possible. If you seek a trade, state what you have to trade and what you want. If you want to buy or sell, make that fact clear.

Send items to The Mutual Circle, Home Office. Sign your name, giving department or agency. The Circle will not print names, but will give names to those who are interested and want them.

No outsider's "ad" will knowingly be accepted.

Those who effect a sale or trade or obtain a desired article through this column are requested to report results to the Editor.

For Sale

ONE DELIFIBRE SUMMER RUG, brown and tan, 9' x 12', one year old, fine condition.

THREE VENETIAN BLINDS, 42 $\frac{7}{8}$ " x 70 $\frac{3}{4}$ ", two peach color, one maple finish. Soiled.

MAJESTIC TWIN-SIX AUTO SUPERHETERODYNE RADIO, Model 66, Grigsby Grunow make. Whip Aerial and Flex-o-Strap Auto Radio Antenna.

NEW PRE-WAR DUROBILT FAN BELT 2813 for a Chevrolet Master 6—1933-34 or Standard 6—1935-1936

ONE LATEST MODEL PHILCO ELECTRIC RECORD PLAYER, with records and with cover. This was put into manufacture just before war started, and is the best device for reproducing the full tone of the records. This has no connecting wires, but is tuned to a radio frequency and can play a radio in another room, or even a radio in an auto in the street. Have about 30 records. Everything in first-class condition. This player has been used very little.

UNDERWOOD TYPEWRITER—fast action—perfect condition.

SHOES. No ration stamps required. Black Spectators, good condition, size 7 A. Blue Operas, open toe, good condition, size 7 B. Black Alligator Ties, good condition, size 7 B. Brown Spectators, excellent condition, size 7 A. Brown Lizard Ties, excellent condition, size 8 A. Ladies Ski Boots, pre-war, extra heavy steel shank, used twice, size 6 $\frac{1}{2}$ —one pair of each.

O. M. Whipple Becomes Vice-Pres. And Mgr. of Securities Investment



OLIVER M. WHIPPLE

Vice-President and Financial Manager, has been elected by the Board of Trustees as Vice-President and Manager of Securities Investment, the election being effective November 1st.

Mr. Whipple graduated from Yale University with the B. A. degree in 1923, and then attended Harvard Law School for a year, after which he became associated with the investment firm of Kidder, Peabody & Company, of New York City. He joined the Company in 1928, and in 1929 was made Assistant Financial Manager, in 1934 becoming Associate Financial Manager. He was elected a Second Vice-President by the Board of Trustees at its meeting May 31st of this year.

* * *

S. F. Silloway Now 2nd V-P. And Assist. Mgr., Securities Investment



STUART F. SILLOWAY

Stuart F. Silloway, Treasurer of the Company, was elected by the Board of Trustees at its October meeting Second Vice-President and Assistant Manager of Securities Investment, the election effective

Vice-President Dwight S. Beebe Is Appointed V.-Pres. and Treas.



DWIGHT S. BEEBE

Dwight S. Beebe, Vice-President and Manager of the Financial Department, has been elected Vice-President and Treasurer of the Company, the election effective

December 1st.

Mr. Beebe, a native of Tennessee, graduated from Yale University in 1914, with the B. A. degree, then entered the employ of the Newport News and Hampton Railway, Gas & Electric Company in Newport News, Virginia. He is a veteran of World War I and served as Commander of a battery of 75's, seeing much action and participating in two major offensives.

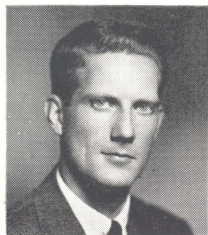
In 1920 he became associated with the Bankers Trust Company, and in 1922 he entered the employ of the Prudential Insurance Company in Newark as Analyst in its Bond Department, becoming Manager of the Department in 1926. In August, 1928, he joined The Mutual Life as Vice-President and Financial Manager.

* * *

December 1st.

Mr. Silloway, a graduate of Wesleyan University in 1929, was formerly associated with Kidder, Peabody & Company and with Webster, Kennedy & Company. He entered the employ of The Mutual Life in June, 1933, in the Financial Department, becoming Assistant Financial Manager in 1939. He was elected Treasurer in 1942.

Russell V. Vernet Is Appointed Advertising Assistant



RUSSELL V. VERNET

Russell V. Vernet has been appointed as advertising assistant to Clifford B. Reeves, Assistant to the President, in charge of the Company's Public Relations Division. He assumed his new position in October.

Mr. Vernet was formerly a member of the advertising department of the Providence (R. I.) Journal. In October, 1942, he entered the Army Air Corps Reserve, receiving training under the Civil Aeronautics Administration's Civilian Pilot Training Program. He recently received an honorable discharge from the service.

He is a graduate of the Rhode Island School of Design, and also took post-graduate work in graphic arts in that institution.

* * *

Harry Neuffer Appointed Asst. Supt., Pol. Ser. Bureau

Harry Neuffer, of the Policyholders Service Bureau, was appointed Assistant Superintendent of the Bureau September 16th, succeeding James McCaughey, who on that date became Cashier of the Myer Agency.

Mr. Neuffer entered the employ of the Company May 1, 1917, as a Clerk in the Cashier's Department. He was transferred to the Metropolitan Clearing House as Senior Cash Journal Clerk February 1, 1931, and became

Assistant Cashier in the House July 16, 1939. He was made Supervisor of Government Allotments in the Policyholders Service Bureau March 1, 1943, and served in that position until appointed Assistant Superintendent of the Bureau.

* * *

Chris Leppert, Claims, Writes of His "Initiation" in South Pacific

Chris Leppert, formerly of the Claims Bureau, now a Chief Petty Officer in the Navy serving "somewhere in the South Pacific," has written an interesting letter home about initiation after becoming Chief Petty Officer.

"When a man becomes Chief Petty Officer out here it is customary for his associates to throw him into the ocean in his new uniform," he wrote.

"As I told you before, we wear only khakis out here because we can't buy anything else, but I was fortunate enough to get a suit of greys from one of the larger ships that passed through here recently.

"When my promotion to Chief came through we were all quite busy at the Club and I thought the boys had forgotten about my initiation but, when I was returning to this Island with a load of supplies, over the side of the ship I was tossed."

Down there—wherever "down there" may be—he has met Dr. Alvin E. Murphy, formerly of the Claims Bureau and now a Lieutenant Commander in the Navy, Lieutenant Robert A. McKinley, son of Archibald H. McKinley, Supervisor of the Claims Bureau, and Ensign Robert Matthews, Mr. McKinley's nephew.

Graphic Story of Army Air Flyer's Operation in War

An Army Airman (son of a Home Office employee) has recently written home, and his letter is a vivid story of the Bomber Flyer's routine in actual war and of the hazards and problems of managing war "ships" in storms—showing clearly the importance of weather in operations of war. He writes:

"The other day, after coming down from a mission, I went to bed at four o'clock in the afternoon and woke up next morning at ten o'clock. Eighteen hours of sleep! This irregular life is knocking the stuffings out of me. I wonder how many people realize the hard, boring work that goes with a bomber mission. We get awakened at, say, one A.M., eat and brief until four A.M., go through the innumerable, long procedures of checks and maneuvering into correct positions and finally get off the ground at six A.M. Then there comes the long process of assembling the ships into formation—this usually takes two or three hours circling around a specific area joining squadrons into groups and groups into wings. Finally, perhaps three hours after take-off and a good eight hours after we were awakened and had breakfast, we're ready to leave the English coast. We've long ago consumed the one thin bar of Hershey's that was given each man—and now we have about six hours more of formation flying ahead of us. And flying 4-engine formation is physically tough, gruelling work—especially in the inevitable prop wash by groups ahead. The pilot and co-pilot take turns flying, but even while you're resting, you're cramped in that

fiendishly uncomfortable seat with an oxygen mask tightly lashed over your face. Frankly, I've given up wearing a flak suit; it's too uncomfortable. One comfort, though, up to 22,000 feet, is obtained by unfastening the oxygen mask, taking a drag on a cigarette, alternating with a lungful of pure oxygen. Then—years later, it seems,—you approach the target and the flak starts coming up. This to me is exciting compensation for all the boredom and hard work. It's frightening—especially when you see some other ship turned into a roaring inferno, hundreds of gallons of gasoline suddenly exploding—and it's thrilling—like the time, quite a while ago, when we came limping back with one engine completely shot out and another one half gone—and the gas supply rapidly dwindling.

"Eventually you reach home, land, and for the first time in twelve or fourteen hours you get something to eat. Considering that usually you've had only an hour or two of sleep before such a mission, is it any wonder you can sleep for eighteen hours?

"You asked me about flying in storms. I've flown in plenty. All through our training we've been warned to stay away from 'thunder heads'—cumulo-numbers; they're the black cumulus clouds in which a ship can be literally torn apart in a matter of seconds. Once, in California, I was flying on instruments in heavy soup and ran into the outskirts of a thunder head group—it was in a B-24. I had the nose pushed down with almost maximum cruise power (enough angle and power to build up a good 280 M.P.H. and 4,000 feet per minute rate of descent under ordinary circumstances), and the ship went *up* at the rate of 1,000 feet per minute."

Medical Clinic's Broad Service Is Available to all Home Office Employees

The services of the Medical Clinic include First Aid treatment to injured employees, examination of employees who are taken ill during office hours, and advice in each case; examination and check-up of employees who have been away with serious illnesses; examination of all new employees (this is routine, and is required); consultation about sickness and personal health problems; and annual physical examinations (upon request).

Besides the usual First Aid treatments, employees are X-rayed, and electrocardiographic examinations are made whenever such tests are indicated under findings.

Arrangements are made for hospital treatments whenever an employee has no special outside physician of his own. Emergency cases are transferred to the proper hospitals, and surgeons or other specialists are recommended by the Clinic Doctor as required or on request.

Many employees have availed themselves of the services, and there have been several cases in which prompt hospitalization and treatment have been invaluable to the individuals.

Clinic Gives Service to Employees Visiting Home Office

The Clinic's services as outlined are available to all Mutual Life agency office people and field workers who become injured or become ill while in the Home Office building.

The Clinic will respond to requests from such employees and representatives who may be visiting in New York City for the names of specialists for specific treatment.

Clinic's Records Are Confidential

All records of the Medical Clinic are kept strictly confidential. The doctor-and-patient relationship is maintained in all instances.



One End of Waiting Room in Medical Clinic

Left to right: RUTH RABUSE, *Premium Dividend Division*;
VIRGINIA AUSTIN, *Law*; MARGARET SOTAK, *Medical*; CLAIRE P.
CURRAN, *Law*



LETTY M. KING, *Secretary of Clinic*, at left
and RUTH C. McLELLAN, *Nurse*

Record of Treatments

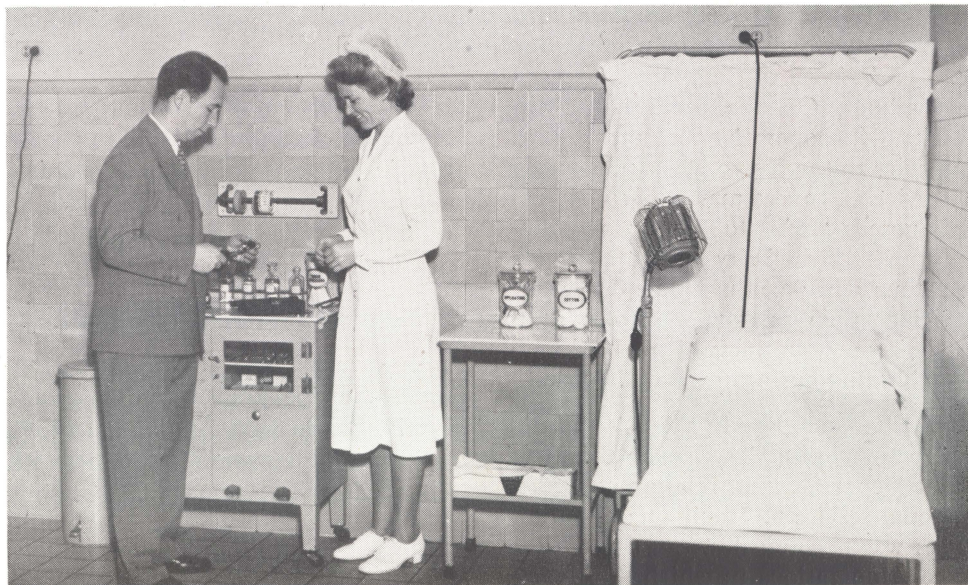
The report of treatments in the Annex (now the Clinic) from 1930 through 1940 indicates the value of

the Clinic to the Company and to the individual. "Treatments" in the report are classified as "Respiratory Infections," "Eye, Ear, Nose and Throat," "Injuries" and so on. "Total Treatments" in 1930 were 8,223; in 1935, 7,374; in 1940, 7,278; in 1943, 7,421. These totals are exclusive of examinations of new employees—the number of which has greatly increased during the last four years.

The number of treatments in most of the various classifications has been "steady," not varying greatly from year to year. The report on "Injuries," however, is striking—the number of cases dropping from 1,054 in 1930 to 150 in 1943, due to the increased accident prevention activities by the Company.

Future Plans

The Clinic's plans for the future—after the war emergency—include the



Corner of Surgery in Medical Clinic

DR. C. S. YONGUE, *in charge*, and RUTH C. McLELLAN, *Nurse*

more general use of annual examinations, X-raying of all the Company's employees and possibly installation of a dental hygienist.

Present Nurse On Duty

Anne Mackey resigned May 31, 1938, to get married, and was succeeded by Ruth C. McLellan, the present nurse. Miss McLellan is on duty during the entire business day.

Medical Annex Organized in 1929

For many years prior to 1929, the doctors employed in the Home Office were glad to give professional aid and advice to Home Office employees when the employees requested such service, and, naturally, each doctor gathered about him a "clientele" of the employees. The doctors would give consultations to employees at any and all times; this professional courtesy—more and more based upon a friendly basis, naturally enough—redounds to the credit of the Company's medical men, and without doubt did a great deal of good, both to Company and to individuals. On the other hand, this friendly, cooperative, but unregulated service to the Home Office people—the service given as a matter-of-course self-imposed duty to the Company—brought a difficulty in the end. The primary duty of the Home Office physicians then as now was to assist in adding new business to the books and in holding business already issued.

It became clear in the 20's that the "go-as-you-please" system in the Medical Department in relation to professional service to Home Office employees was slowing down essential Company operations in which the doctors played a necessary part.

In 1929, the Company's insurance

examinations in the Home Office having greatly increased, it was obvious that, because of the constantly increasing Company requirements, none of the doctors could give satisfactory attention to any accidents and illnesses that occurred among Home Office employees.

Accordingly, the "Medical Annex" was organized and quartered on the third floor in the 45 Cedar Street Building.

The Annex was formally opened August 1, 1929. The staff consisted of a nurse, a secretary and two part-time doctors. Anne Mackey and Mrs. Lettie King were respectively the Nurse and the Secretary on this original staff. Doctors on the staff of the Annex have been in this order—L. J. Smith, Edgar W. Barber, A. V. Greely, T. W. Dixon, G. A. Humphreys, W. A. Kelly and C. S. Yongue. None of these doctors is now with the Company, except Dr. Yongue. Some are in the Medical Corps of the Army or Navy and others have entered private practice.

When this Annex was opened, the Home Office employees were informed that in the cause of efficiency all who desired medical service or advice in the Home Office should go to the Annex for such service and consultation.

Medical Clinic is New Name

In January, 1944, the so-called Medical Annex was transferred to the Executive Department under the supervision of the Personnel Director, with the Medical Department cooperating, and at that time the name "Medical Annex" was changed to the "Medical Clinic"—a more accurate term for the service. An Annex is of course, broadly, an addition or extension; a

clinic is specifically a station for examination and treatment of patients—and this name clearly gives a better indication of the service provided.

The Medical Clinic is entered from Room 306—45 Cedar Street Building, and the services given in the clinic—all free—are available to all Home Office employees.

The quarters of the Clinic comprise a commodious reception room, doctor's consultation room, offices for the nurse and for the secretary, a fully-equipped surgery and two rest rooms, one for men and one for women.

— — —

The Medical Clinic is in Room 306 on the third floor of 45 Cedar Street Building. The telephone extension for Nurse McLellan and Secretary King is No. 287.

As before stated, every employee of the Home Office is entitled to the Clinic's service, and is welcome to discuss personal health problems as related to happiness and efficiency at work.

* * *

No Service Roster Is Printed In This Number

No Service Roster is printed in this number. According to the Home Office records, no Mutual Life employees have been inducted into the Armed Forces since September 18th, the last day of recording inductions at the time the October number went to press.

As of November, 1143 Mutual Life men and women are in the Armed Forces, this total including both salaried employees of Home Office and Agencies and Field Underwriters.

Send Waste Paper to War!

Separate it . . . bundle it

FOR COLLECTION



Wastebasket Paper (Wrappers, Envelopes, Etc.): Flatten and pack down in a box or bundle, so that it can be carried.



Corrugated and Card-board Boxes and Cartons: Flatten them out and tie them in bundles about 12 inches high.



Magazines and Books: Tie them in bundles about 18 inches high for easy handling by collectors.



Newspapers: Fold them flat (the way the paper boy sells them) and tie them in bundles 12 inches high.

Why WASTE PAPER IS NO. 1 CRITICAL WAR MATERIAL



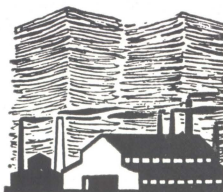
1. Waste Paper is a necessary raw material in the manufacture of paper and paperboard.



2. Four hundred more mills are using Waste Paper today than before the war started.



3. Several hundred thousand items used by Army and Navy are wrapped in paper.



4. Production in 1944 will require 8,000,000 tons of Waste Paper. Do your share.

U. S. Victory **WASTE PAPER** Campaign

Seventeen From Home Office Went "Back to the Land"—Temporarily

In the middle of September the Personnel Division informed Home Office departments that the War Manpower Commission (through the Metropolitan Farm Placement Office of the United States Employment Service) had made an emergency appeal to The Mutual Life to recruit employee volunteers to help harvest the farm crops in the Hudson Valley and on Long Island during a few ensuing weeks. A telegram from the Regional Director of the War Manpower Commission received September 14th stated that "several million bushels of various farm crops in New York State are in grave danger of going to waste unless they can be harvested this week and in the next few weeks. This is food which the Government is counting on for home use and feeding of Armed Forces abroad."

The Company made special arrangements to grant selected employee volunteers one week's leave of absence, with pay, for this purpose. This was in addition to the wages to be paid for the farm work, averaging about \$18 a week for the inexperienced worker. Workers were required to pay their own transportation and \$10 a week for board and room.

About 100 of the Home Office personnel responded to the appeal. For various reasons, such as pressing office duties and the inadvisability of undertaking the arduous physical labor, the majority could not be assigned.



ON SHELTER ISLAND

Standing, left to right: CATHERINE T. GARLAN, DORIS E. MEEHAN

Sitting, left to right: FLORENCE E. GRACE, ANNA C. LUSCH, EILEEN A. QUIN

All of Real Estate Department

EDNA I. PETERSEN, *also of the Real Estate Department, was of the Shelter Island Group, but was absent when this picture was taken*

Eventually, seventeen of the volunteer "Farmers" and "Farmerettes" were assigned for work in various localities.

The roll of our "Back to the Land Corps" for work is as follows:

Assigned to Clermont by the W.M.C.

Anne H. Henne, Medical
Robert E. Williams, Law
Herman G. Voss, Purchasing
John R. Johnston, Actuary's
Raymond A. Wolfe, Claims
Charles E. Butler, Actuary's
Mildred S. Green, Actuary's
Dorothy A. Kennedy, Accounting

Assigned to Shelter Island by the W.M.C.

Edna I. Petersen, Real Estate
Anna C. Lusch, Real Estate
Florence E. Grace, Real Estate
Eileen A. Quin, Real Estate
Catherine T. Garlan, Real Estate
Doris E. Meehan, Real Estate
Elizabeth L. Tennant, Actuary's

Assigned to Newburgh by the W.M.C.

Elizabeth T. Kerley, Real Estate
Beatrice M. Stecker, Real Estate

Now all of the "Farmers" and "Farmerettes" are back at their desks. They say that the work is hard, but that they are willing to "repeat."

There was sunburn, and windburn and backache, but there were no casualties. Most of those reporting back in the office said that they had gained weight and benefited in health.

Up to date, though, no member of the group has expressed intention of going permanently back to the land; but all enjoyed the work and were glad to serve as "farm hands" in these times of labor shortage in the basic industry upon which all of us depend.

* * *

FRANCIS W. MUSTONEN, Supervisor of the Insurance Division of the Real Estate Department, announces the arrival of a daughter in Lutheran Hospital of Manhattan September 28th—Barbara Louise, 7 pounds, 8 ounces.

* * *

RICHARD F. OLSEN, formerly of the Real Estate Department, is now in a hospital "somewhere in England" but hopes to get home soon. He has been awarded the Purple Heart.

* * *



CLERMONT GROUP

Standing, left to right: CHARLES E. BUTLER, Actuary's; JOHN R. JOHNSTON, Actuary's; ROBERT E. WILLIAMS, Law; RAYMOND A. WOLFE, Claims; HERMAN G. VOSS, Purchasing

KNEELING, left to right: DOROTHY A. KENNEDY, Accounting; ANNE H. HENNE, Medical; MILDRED S. GREEN, Actuary's

Note the suit worn by ANNE HENNE. It's a real camouflage uniform—sent up to her from the South Pacific by a soldier friend

VINCENT CURRAN, formerly of the Claims Bureau, now in the United States Army, has been reported wounded in action on Guam.

* * *

CHARLOTTE I. PURACK, of the Metropolitan Clearing House, left September 21st for Palm Beach, Florida, for her boot training in the SPARS. She visited in the House a few days before her departure for Florida.

HOME OFFICE

DEPARTMENTS

Hems in this Number reported by Joan D'Avino, Dr. William M. Bradshaw, George T. Hodell, John R. Johnston, Marjorie I. Smith, Vera T. Seiter, Helen H. Howe, Helen T. Pickard, Marion M. Parish, Mary E. McCarthy, Lucy T. Mullaney, Robert B. Kay and Claire P. Curran.



JUDITH ANDREA BUCH
15 months old
October, 1944

Judith is the daughter of HANS A. and MURIEL STEPHENSON BUCH, both formerly of the Bureau of Policy Issue.

Hans left the Company in February, 1943, for military service, and is now a Corporal. He has been in England and in Ireland, and is now on active duty "somewhere in France."

VIRGINIA L. KILBRIDE, formerly of the Bureau of Policy Issue, daughter of Edward A. Kilbride, Chief Clerk of the Files Division, and Lieutenant Charles T. Simmons, of the United States Navy, were married October 10th in St. Thomas Aquinas Church, Brooklyn. There was a reception in the Granada Hotel after the ceremony.

* * *

FRANK H. RIEDMANN and ALLEN C. BENTSON, both formerly of the Accounting Department, now in the Armed Forces, Frank in the Army, Allen in the Navy, were home on furlough recently and visited their friends in Section "C," Accounting Department.

Private Riedmann is now with the Publications Department at Camp Croft, South Carolina.

Ensign Bentson is stationed aboard the Destroyer Escort, the U. S. S. Newell.

* * *

WILEY D. BROOKS and EDWIN C. WIDER, formerly of the Metropolitan Clearing House, now in the Armed Forces, were in New York City in September on leave and visited in the Metropolitan Clearing House.

Alice M. Kreiner, Will Be Accompanist for Glee Clubs



ALICE M. KREINER

Alice M. Kreiner, of the Actuary's Department, will be the Accompanist for the Glee Clubs, replacing Vivian A. Davidson, who resigned from the Company to go to the Southwest.

Miss Kreiner is a graduate of Girls' High School in Brooklyn, and is also a graduate of Hunter College, New York City, where she majored in music. She has the B.A. degree from Hunter.

She entered the employ of the Company February 24, 1942.

* * *

BLANCHE B. McNALLY, Stenographer in the Law Department, retired September 1st under the disability provisions of the Company's regular Retirement Plan.

Miss McNally entered the employ of the Company February 11, 1924.

* * *



JANE M. DURGIN
and her brother

JANE M. DURGIN, formerly of the Files Division, has entered the order of the Nursing Sisters of the Sick Poor. She is now studying at St. Joseph's Villa, Hempstead, New York.

WINONA E. SMITH
Medical Department
American Red Cross
Overseas Unit
Hospital Staff Aid
At present on Pacific
Coast—en route to
unknown destination



* * *

JOSEPH B. MACLEAN, Vice-President and Actuary, has been elected a member of the Board of Managers of the Saint Andrew's Society of New York, one of the oldest societies in the country.

John Sloane, one of the Company's Trustees, is a former President of the Society.

* * *

LIONEL H. WILLETT, formerly of the Application Backing Section of the Bureau of Policy Issue, now a Lieutenant in the Army, is at present Commanding Officer of Company D of the Third Infantry at Fort Benning, Georgia.

The following item concerning Company D appeared in the September 21st issue of *The Cockade*, the official publication of the Third United States Infantry Regiment, Fort Benning:

"As one of the three heavy weapons companies in the Regiment, the present D Company can trace its history back only a short two years to May 8, 1942, when it was formed in Newfoundland.

"While in Newfoundland, Company D won the Post bowling championship, and was outstanding in all other athletic competitions.

"Superior commendations have been earned by the Company in such demonstrations as the 81mm mortar, bazooka, rifle grenades, hand grenades and machine guns."

Wallace A. Geiger, Accounting, Serves on Tender U. S. S. Melville



WALLACE A. GEIGER

Wallace A. Geiger, formerly of the Accounting Department, entered the United States Navy in November, 1943, and is having an unusual sea experience. He went into naval training at Sampson N.T.S. on November 2, 1943, and left for overseas duty April 18, 1944, and was assigned to the U. S. S. Melville stationed at an English port.

The following paragraphs are from a pamphlet containing an account of the Melville, reprinted from the *Charleston Evening Post*, Charleston, South Carolina:

"The U. S. S. Melville is known to American sailormen throughout the world as a matriarchial mender of the U. S. Navy's ships.

"As a repair ship, the Melville stays at anchor here where all types of American craft return from bombardment and supply trips to the French shore.

"A destroyer tender is a part of the 'train,' ships which supply the fleet, giving it great mobility and thus not tying the U. S. Navy down to shore bases only.

"Since her arrival here, the Melville's men have gone aboard landing craft, destroyers, battleships, cruisers, transports and minesweepers.

"A few days before the invasion fleet sailed to France a few of the ships were damaged. The Rear Admiral in command of the task force unit sent them to the Melville.

"Working night and day her expert artisans cast fittings, machine tooled countless parts and swarmed throughout the damaged ships. When the mighty armada weighed anchor, on schedule, every ship sailed in fighting condition.

"The Melville's most important task now is to keep the LST's running to France with their vital loads of troops and equipment."

* * *

Ralph J. Eastgate, Claims, Sends Word About London Bridge

Ralph J. Eastgate, formerly Los Angeles Claim Representative for the Company, now a Lieutenant in the Army, has recently written from his station "somewhere in England." He says that Southwest England is much like our Middle West in appearance and population and that London is like Los Angeles in size of buildings. He has seen a great many historical sites and places of interest to almost everyone—St. Paul's Cathedral, Westminster Abbey, Parliament Houses, London Bridge and other places and buildings.

His reference to London Bridge is particularly interesting to most of us. The bridge hasn't "fallen down" yet. His reference to it is not complimentary, to say the least—and, in fact, his phraseology about it is here slightly censored. He says that London Bridge is "a measly little thing across the Thames—a couple of hundred yards." He doesn't think much of it from any point of view, but the old bridge *stands*—and it *lives* in the memory of hundreds of thousands of Americans who have played "London Bridge" on the sidewalks of New York and of almost every other town and city in our land.

Thomas Wood, R. E., Elected President, Engineers Association



THOMAS WOOD

Thomas Wood, of the Real Estate Department, Supervising Engineer for the Company in the Home Office ("Mayor" of the "Industrial City" in the Home Office substructure

described in the October, 1944, number), was elected President of the National Association of Power Engineers, Greater New York No. 1, at its meeting in September. Greater New York No. 1 sub-association has a membership of about 1,000, being one of the larger sub-associations of the National Association, and at the September meeting received from the President of the National Association of Power Engineers a plaque presented to it for its excellent 1944 record in enlarging its membership.

Mr. Wood went to sea as a young man, and followed the sea for eighteen years. He served in various capacities as engineer, from Third Assistant Engineer to Chief Engineer, on the Dollar Steamship Company, Standard Oil of New York and Panama Pacific lines, and others. During this seafaring career he circled the globe fourteen times. About six years ago he "swallowed the anchor" and married. He became Chief Engineer for the Commodore Hotel, New York City, and in June, 1942, entered the employ of The Mutual Life in the same capacity.

Herman C. Reed, Real Estate Department, Is Prisoner of War

Herman C. Reed, formerly of the Real Estate Department, left the Home Office early in 1942 and became a Bombardier in the Army Air Corps. He is a Second Lieutenant.

In December of 1943 he went overseas and into action. After eleven missions he was shot down over Belgium and became a prisoner of Germany. After four months (he was downed in April) his family and friends heard from him. He states that he is being treated fairly well and that through the Red Cross he is able to get books and is learning stenography to keep his mind occupied. He may receive as many letters as are sent to him, but is permitted to send but two letters a month to the United States.

Prisoner-of-War stationery is available in the post office.

Herman's address is as follows: 2nd Lt. Herman C. Reed, Prisoner of War 4568, Camp Name and No.—Stalag Luft III, Subsidiary Camp No.—Stalag Luft I, Country—Germany.

* * *

"Gene" Doyle Returns To Duty

EUGENE D. DOYLE, formerly of the Building Department, was home in September on leave after twenty months of service in the South Pacific.

He has had great experiences. He was on two vessels that were sunk in action—the U. S. S. Chicago, sunk at Guadalcanal, and the U. S. S. Helena, torpedoed in Kula Gulf.

"Gene" was wounded in action at Guadalcanal, and has received the Purple Heart award.

He returned to duty in the Navy early in October.

Walter Klem Cited For Services in South Pacific

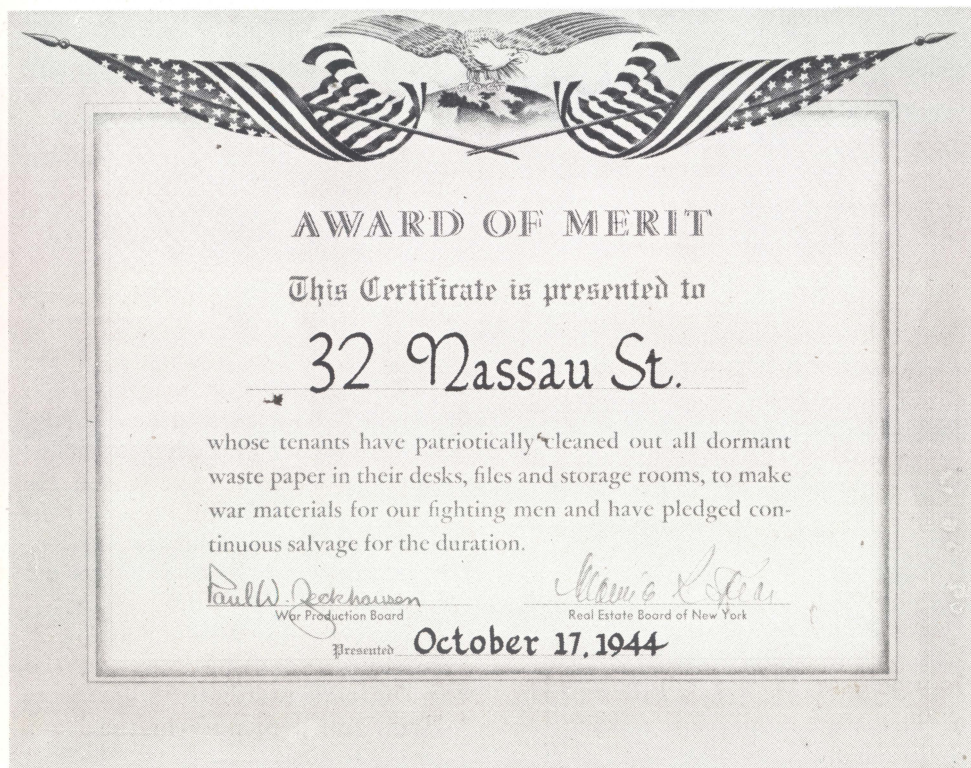
Walter Klem, formerly Associate Actuary, now a Lieutenant Commander in the Navy serving with the fleet in the Pacific, has received a citation from the Commander of the Air Force, United States Pacific Fleet:

The citation reads:

"For meritorious achievement in the line of his profession as Liaison and Personnel Officer of a fighting squadron during the period which included major engagements at Marcus, Wake, Rabaul, Tarawa, Kwajalein, Truk and Saipan. By his zeal, efficiency, and initiative in

insuring the combat readiness of the squadron's planes through supervision of their upkeep, fueling, arming and security, and in maintaining constant liaison between the flight deck and his squadron in the operation of aircraft, although occasionally exposed to enemy dive bombing and torpedo attacks, he made a major contribution to the success of the squadron in all its contacts with the enemy. Lieutenant Klem demonstrated a high order of leadership, professional skill, good judgment and initiative and contributed outstandingly to the success of his squadron. His efficient actions were in keeping with the highest traditions of the Naval Service."

War Production Board, Award of Merit to Company for Full Co-operation in Salvaging Waste Paper throughout Home Office Building



Boyle and Wilson Vs. Johns and Armstrong In "Battle of the Century"

The "Battle of the Century"—the great golf game—was fought Columbus Day on the beautiful links of the Country Club in Maplewood, New Jersey—and it wasn't won by the challengers.

A short time ago Arthur Boyle, of the Real Estate Department, and his friend "Jimmie" Wilson, of the Purchasing Division, sat at luncheon in the office lunch room with a group of office associates, one of whom was Willard Johns, Secretary. The conversation turned upon the subject of that great game golf, and, in an unguarded moment, after downing his aperitif (a swallow of coffee!), Arthur Boyle stated that he and Jimmie would take on Willard Johns and any other Home Office employee in a

* * *

game of golf, stakes to be golf fees, dinner and any and all incidentals pertaining to the game and its sociable customs and conventions. Willard Johns took up this defi before the words were cool and said that he and Doctor Armstrong would "take them on, anywhere, any time." The date was set, the place was set—October 12th, Maplewood Country Club.

On Friday (the dark, gray day after), Jimmie Wilson, very quiet, his chin low, came soberly into the lunch room—and talked about such comparatively non-inflammatory subjects as politics and so on. Where was his partner Art Boyle? He had an outside luncheon engagement!

Jimmie Wilson reported the score, and the fact that he did report it (accurately, as checked by the winners) is more to the credit of his sportsmanlike spirit than the score is to his skill as a golfer.

Just at present Arthur and Jimmy are pretty quiet and modest golf players—if you can imagine the existence of any such bipeds in the realm of golf. A rumor is around, though, that they think they are the better golfers and are looking forward to a return match.

* * *

Your hard luck is either rein or spur for you. It is you who decide which it will be.



A GROUP OF LAW DEPARTMENT GIRLS
(Present and Former Employees)

Left to right: THERESA M. HAUSSNER, JEANNE M. LEHMANN, RUTH C. RIPPE, MARY E. CORCORAN, VIRGINIA M. PACKER, CLAIRE P. CURRAN, JEAN M. NELSON, LUCILLE B. HALE, SIBELIA ANN DREHER



Congratulations!



The Company extends its
hearty congratulations to
these workers in Home
Office and in Agency

Offices upon completion in December of continuous service as salaried
employees for

Twenty-Five Years Or More

(Five-year Periods from Twenty-five)

Charles F. Hoge.....Oklahoma City
40 years on December 14th

Twenty Years

Shirley S. Brooksbarfk.....Salt Lake City	Arthur F. Fenton.....Agencies
On December 11th	On December 15th
Beatrice M. Flanigan.....Detroit	
On December 16th	

Fifteen Years

Mattie T. Pierce.....Louisville	Audrey I. Thom.....Files
On December 17th	On December 23rd

Ten Years

Arthur Denney.....Mails	Arvia G. Reilly.....Building Department
On December 12th	On December 20th

The anniversary dates in this list have been carefully checked by the Editor of The Mutual Circle; they are presumably correct, but the list is not here printed as an official list of the Company.

The Mutual Circle

A monthly publication of The Mutual Life Insurance Company of New York issued under the auspices of The Mutual Life Association in the interest of all salaried employees of the Company.

WALTER S. STORY,

Editor

Vol. 3, No. 7 November, 1944

The Sixth War Loan

The United States War Loan Bonds are, in our opinion, the best investment in the world. Perhaps there are people who grumble a little about the frequency of Drives. We ought not to grumble at the loans as such, but it is all right to dislike the necessity for having war loans—because we all hate war. On the other hand, let us think about the war loans as they affect us as individuals. The War Loan Bonds are of benefit to us in every particular. In the light of facts now generally known to us, it doesn't seem as if anybody would question the inevitability of our participation in the war to preserve our way of life; and because of such inevitability it is clear that the first and foremost benefit of the bonds to us is the safeguarding of our lives and property and the perpetuating of national and individual freedom and opportunity and prosperity. Not only are the Bonds the best investment as investment, but also they probably are the best investment opportunity—in a strictly financial sense—available to the average person, the “little in-

vestor.” How else can an average individual buy gilt-edge securities in \$25 lots—payment of principal and interest certain? Moreover, the purchase of these War Bonds is making thousands of people “dollar conscious” and thrifty—and guarding against inflation. The Bonds strengthen communities—they aid in promoting national unity. Still more, they enable the stay-at-home individual to have almost a direct part in the war—a voluntary help as opposed to the legal help through tax payment.

The Sixth War Loan has already been announced—to run from November 20th to December 16th (including the 16th), the goal \$14,000,000,000. This goal, as we all know, is \$2,000,000,000 less than the amount set for the Fifth War Loan; and this surely can be taken as a good omen. It's more than a good omen—it's a strong reason why we should “come across” without delay.

Of the total of this Sixth Loan, \$5,000,000,000 has been set as the quota for individuals, and emphasis will be—as in previous loans—on sales to individuals.

As in former War Loan Bond Drives, the personnels of the Home Office and of Greater New York Agencies have organized—100%—into a bond-selling body.

Mutual Life sellers of the War Bonds—in New York and in every other part of the country—have done splendid work. Let's set ourselves to beat all our previous records!

This Bond selling is an individual matter—both duty and privilege. It's duty because our country needs the money and confidently expects our aid in gathering it, and it's a privilege because we can give service according to ability voluntarily as free people.

NEWS FROM THE AGENCIES

Items in this Number reported by Louise M. Gauggel, Mae M. Fleming, Elsie Lomp, Beatrice M. Flanigan, Jane M. Smith, Ray W. Linstrom, Kathryn Stahl, Sallie W. Shore, John L. Mallard, F. G. Hendrickx and Harry A. Gillis.



Mr. and Mrs. *
THOMAS L. DANZEY, JR.

LILLIAN NAGY, Stenographer in the Pittsburgh Agency, and Thomas L. Danzey, Jr., Seaman, 2/C, were married October 4th.

Lillian returned to her desk in the agency upon her husband's departure to Sampson, New York.

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RALPH W. AMIDON, Senior Clerk in the Washington, D. C., Agency, and Louise McConnell, of Pittsburgh, were married February 19th.

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MILDRED G. LANGHANS, Secretary to Manager Manthe, of the Newark Agency, resigned in October to take up the duties of housewife. She had been with the Company eleven years.

Before her marriage June 10th she was Mildred Graf.

DARLENE MALMBORG, Stenographer to the Cashier in the Detroit Agency, and Private 1/C Warren A. Teubert were married April 29th in St. John's Evangelical Lutheran Church, Detroit.

Darlène's engagement was announced in the September, 1943, number of The Mutual Circle.

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JAMES W. FRANCIS, Assistant Cashier in the Washington, D. C., Agency, and THELMA MORRIS, General Stenographer in the Agency, were married October 28th in St. Martin's Church.

Mr. Francis has been with the Company more than twenty years. He is an outstanding bowler in several city leagues, and is known as "Muscles" among the bowling fraternity.

* * *

DONALD E. NELSON, formerly a Supervising Assistant in the Detroit Agency, now in the Army and stationed in West Virginia, and Mrs. Nelson announce the arrival of a son on September 16th—Paul Dennis.

JANE M. SMITH, Stenographer in the Charlotte Agency, spent the first week of September in New Orleans on vacation. While there she visited the Agency.

* * *

ALFRED K. SLUYTER, Jr., formerly Cash Journal Clerk in the Omaha Agency, has recently been commissioned a Flight Officer at the Air Transport Command Training School at Ellington Field, Texas.

* * *

The SOUTH BEND AGENCY held its annual picnic for Office Staff, Field Underwriters and their families August 19th, Saturday, in Pottowatomie Park. They had a delicious picnic dinner in the Park, and spent the afternoon playing baseball, volley ball and other games, and wound up with a light supper in the evening.



*South Bend Agency Picnic Party
Pottowatomie Park, August 19, 1944*

Back row, left to right: NEAL HONTZ and WALTER SMOTZER, Underwriters, E. R. SCHULTZ, Cashier, ROBERT HOSTETLER, Application Clerk

Second row, left to right: BYRON HAAG, LOYAL WILSON, WILLIAM NITSCHKE, FRED STRAUSS, Underwriters

Front row, left to right: EARL H. FREI, Manager, CHARLES POMMERT and OLNEY MCINTYRE, Underwriters, STEPHEN CHRAPEK, Bookkeeper

RYLAND N. HUGHES, Acting Assistant Cashier in the Newark Agency, formerly Application Clerk in the Richmond Agency, was in Richmond early in October and visited in the agency office. He and Mrs. Hughes were spending part of their vacation in Richmond.

* * *

STANLEY C. STREETER, formerly Receipt Clerk in the Richmond Agency, who has been in the Army since early in 1942, has recently written to the home folks in the Richmond Agency, expressing his pleasure in receiving mail.

He made comment upon the Company's efforts in the War Bond Drives. "I noticed," he wrote, "that The Mutual Life did very well in the Bond Drives. That's fine, for we are certainly delivering a lot of ammunition to the Jerries C.O.D." To this he added, "Keep up the good work!"

* * *

CELIA DAVIS, Receipt Clerk in the Jackson Agency, was one of seven provisional members of the Jackson Junior League honored by the League at its annual introduction luncheon in September.

Miss Davis attended Millsaps College, Ole Miss and Holton Arms.

* * *

Good habits are like beautiful flowers, and evil habits are like weeds. Good habits have to be cultivated and cared for; evil habits will grow of themselves.

R. PARKS SADLER and NORMAN LEWIS HALL, both formerly of the Charlotte Agency and now in the Army, and ROBERT B. TURNER, also a former member of the Agency and now in the Navy, were in Charlotte in September and visited in the Agency.

CLARA M. HORVATH, Cashier's Stenographer, and ANNA MARIE PETERS, Receipt Clerk, South Bend Agency, are now SPARS. They are taking their boot training at Palm Beach, Florida.

Both girls had been in the agency more than two years.

Dinner Party given by Manager STANLEY K. McAFEE in Thacker's Restaurant, Charlotte, September 30, 1944, to FRANCES E. WILLIAMS and RUTH G. CARPENTER in Celebration of their 25th Anniversary of Service for the Company



Sitting, left to right: GLORIA KALE, General Clerk, MARGARET RANSON, Assistant Cash Journal Clerk, MRS. JACKSON CHRISTIAN, ROY PROFITT, Agency Organizer, MRS. J. B. McAFEE, TOM BIRD, Supervising Assistant, SARA HOUSTON, Stenographer, DICK KIRKPATRICK, Underwriter, DORIS OSBORNE, Receipt Clerk, CATHERINE RUMPLE, Assistant Application Clerk, BUSH JACKSON, Underwriter

Standing, left to right: SAM JONES, Assistant Cashier, JANE M. SMITH, Stenographer, LARRY JENKINS, Senior Clerk, JO MOORE, Stenographer, FRANCES E. WILLIAMS, Cashier's Secretary, SALLIE McAFEE, RUTH G. CARPENTER, Application Clerk, ROBERTA HALEY, Cash Journal Clerk, LIEUTENANT NORMAN LEWIS HALL, MAMIE KNOX, Manager's Secretary, JAMES A. HOUSTON, Underwriter, MRS. STANLEY K. McAFEE, JOHN RUDISILL, Cashier

Manager McAFEE was ill and unable to attend the dinner. MRS. McAFEE officiated for him, presenting each of the two honor guests with a gift of sterling silver

**Walter E. Rigg, Manager,
Milwaukee, Died October 18th**



WALTER E. RIGG

Walter E. Rigg, Manager of the Milwaukee Agency, passed away suddenly October 18th.

Mr. Riggs entered the service of the Company June 23, 1916, as

a Field Underwriter and District Manager in the Springfield, Illinois, Agency. On January 3, 1922, he went to the St. Louis Agency as District Manager; then on January 1, 1926, transferred to the Milwaukee Agency as Superintendent of Agents, on October 1, 1927, becoming Organizer there.

He was a very successful field man and while in the field qualified often for the National Field Club. He was made Manager of the Omaha Agency January 1, 1929, and Manager of the Milwaukee Agency January 1, 1940, serving there up to his untimely passing.

He was a member of the Company's Managers' Advisory Committee.

* * *

The MANCHESTER AGENCY held its annual meeting October 6th in the Manchester Country Club. The meeting included a business session, an informal evening get-together and a banquet at the club.

The meeting was conducted by FRANCIS B. HILL, Manager, assisted by HENRY PERSONS, Home Office Training Assistant.

The meeting was attended both by Underwriters and by office staff.

C. VICTOR WILSON, Cashier of the Detroit Agency, recently organized a Men's Club in connection with the church he attends, the club's aim being to give aid to youth and to community service.

He is also an active member of the Life Agency Cashiers Association of Detroit and Windsor. He is at present on the Program Committee.

* * *

O. R. WILCOXON, formerly Agency Organizer in the Detroit Agency, recently graduated from Officers Candidate School, San Antonio, Texas, and was commissioned a Second Lieutenant in the Air Corps. After graduation he was in Detroit and visited in the Agency.

He is stationed at Tucson, Arizona.

* * *

DICK (RICHARD K.) EASTMAN, formerly Cashier of the Pittsburgh Agency, now a Staff Sergeant in the Army, is at present at Lake Placid, New York. He writes that he likes the weather there, but that it is a contrast with that of the tropics where he was previously stationed.

* * *

JOSEPH BAIRD GUCKERT, formerly Assistant Cash Journal Clerk in the Pittsburgh Agency, now a Corporal in the Army, has sent word by V-Mail that he has arrived "somewhere in New Guinea."

* * *

ROSE GAUGGEL, Senior Clerk in the Pittsburgh Agency, gave to the American Red Cross Blood Bank in October, her fifth donation.

Ellick G. Sokey, Omaha, Succumbs To Wounds

Ellick G. Sokey, formerly Application Clerk in the Omaha Agency, entered the Army in October, 1942, and became a Corporal and then a Sergeant. He participated in the invasion of France in June of this year, and late in the summer was reported as wounded in action.

Word recently received from official sources states that Ellick was taken to England. He succumbed to his wounds on June 18th, and his body now lies in the soil of England.

* * *

YOUNG C. NOONAN, Service Representative in the Columbus Agency, retired October 15th under the Company's regular Retirement Plan.

Mr. Noonan began his career with the Company in October, 1913, as a Field Representative in the Jacksonville Agency. He became Service Representative in the Columbus Agency June 1, 1928. He is now a full-time Field Underwriter in Columbus.

* * *



J. CLINTON PARKER

J. CLINTON PARKER, Service Representative in the Pittsburgh Agency, retired October 1st under the Company's regular Retirement Plan.

Mr. Parker joined The Mutual Life in October, 1928, in the Pittsburgh Agency as a Field Underwriter and in October, 1929, became Service Representative there, and served in that position up to retire-

ment. He is now a full-time Field Underwriter in Pittsburgh.

The office staff gave him a dinner on September 30th and presented him with several gifts as tokens of their esteem for him.

* * *

Allan Gillis Receives Distinguished Flying Cross

Allan H. Gillis, who is Pilot of a Liberator Bomber, has recently received the Distinguished Flying Cross. He is the son of Harry A. Gillis, Superintendent of the Metropolitan Clearing House.

In a mission over Germany, Allan's ship was damaged by shell fire, but the crew managed to keep her in the air long enough to reach Belgium and land there. There were casualties aboard the bomber, but Allan was unhurt—as far as could be told from a brief letter home after five days in Belgium.

He casually mentioned the honor he received, in this way:—"Got the D.F.C. last week."

Allan left Columbia University in 1941 and joined the Canadian Air Force. Early in 1942 he transferred to the United States Army Air Corps, and, by way of Brazil and North Africa, arrived in England in April of this year.

He was home in November on leave.

Little acts of kindness, little words
of cheer,

Do more to aid men's courage than
you will ever hear;

So make them part of your pro-
gram for each and every day;

They'll give you too a singing heart
as you go upon your way.

—Murphy.

Mutual Life Association Bulletin

General Committee Meeting

The General Committee of the Association met October 24 and approved the Athletic Activities and proposed plans of the Entertainment Committee as well as reports of fourteen other committees.

Athletic Sub-Committee Appointed

The Athletic activities have so increased that it was necessary to add a sub-committee as follows:

Arthur L. Spyr, S. of R., Theodore Lokke, Accounting, John H. Reddersen, Actuary's, Margaret Arnholdt, Accounting, Audrey Hults, Policy Registry, Madeline Kerstein, Policy Registry, Claire Leonette, Policy Registry, Patricia J. O'Hara, Policy Registry, John Wilson, Accounting, Robert J. Ward, Mails, Dorina Cavanaugh, Personnel, Seth Hastings, Actuary's, Mae H. Guthrie, Real Estate, Hugh E. Wisely, Real Estate, Frank Torpey, Accounting.

About 140 are bowling and having a great time. Competition is keen and you'll be hearing more about that in the near future.

The First Hike

The first hike was planned for November 12. Those who participated will be glad to tell you about their trip.

Walton L. Selover Resigns

Due to a change of work, Walton L. Selover, Real Estate, had to resign as Chairman of the Entertainment Committee, and John J. Deiner, B. of P. I., has been appointed for the balance of the year. The remainder of the committee is as follows:

George Deissig, Law, Samuel Birnbaum, Purchasing, Lillian Leedham, M. C. H., Donald West, Claims, Edna H. Ford, Real Estate.

They are actively engaged in chess, checker and other tournament plans. Other plans will be announced at a later date but you may be assured they have your interests in mind.

Club Rooms Are Popular

The Club Rooms were presented to the Association by the Company and are very popular. Many favorable comments as to appearance have been heard. Plans for their use after hours are being made by the Entertainment Committee.

Alice M. Kreiner, Actuary's, Will Be Glee Clubs Accompanist

The Glee Clubs obtained the services of Alice M. Kreiner, of the Actuary's, as an accompanist.

Hostess Committee Is Extending Service

The Hostess Committee under the direction of Helen Freese, B. of P. I., is endeavoring to contact other organizations who welcome the services of our girls for entertaining service men. They are now giving their services to Governor's Island, but, due to the great number who have expressed their desire to entertain, it is necessary to extend the service.

More Blood Donors and Red Cross Workers Wanted

It is hoped that the number of blood donors and Red Cross bandage makers will increase so we may have a fine record by the end of the winter season.

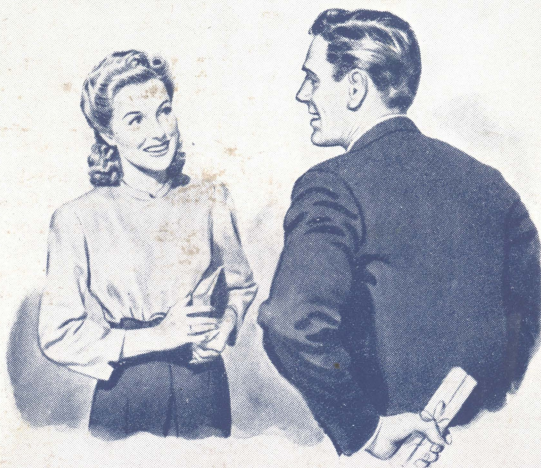
Association Membership Is Growing

We are happy to announce that the number of Association members is increasing.

Annual Meeting Is December 5th. Please Attend!

Nominations for the next year have been posted and it is desired that a large number of employees attend the annual meeting on December 5.

The Perfect Husband?



YOU may never forget a birthday or anniversary. But although every woman loves little luxuries, if you take a confidential poll you will find that sensible wives vote for fewer presents and more family financial security.

So as Lesson No. 1 on "How to be a Perfect Husband", take pencil and paper to figure roughly your wife's minimum cash needs and her minimum income needs—without you. How much, for instance, would she need to clear up your bills and debts? How about those mortgage payments and the taxes on your home?

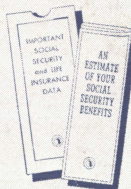
Perhaps she will qualify for Social Security's monthly benefits. But even with young children these can amount at the most to only \$85 a month. So she will need another monthly check for even the simplest of home comforts.

Fortunately, moderate amounts of life insurance, when added to Social Security benefits, can guard her against financial calamity and guarantee your children a good start in life.

As Lesson No. 2, take advantage of the special information service on Social Security benefits which the Mutual Life man in your community gives without obligation. He will gladly show you how to get the utmost from your premium dollar by making your life insurance reinforce your Social Security benefits.

Write for **FREE Social Security HELPS**

Every Social Security card owner can profit from **THIS FILE** for safe-keeping the official records which help to collect benefits quickly. Gather and file these records now. Spare yourself—or your widow—trouble later, possibly costly delay. **THIS FOLDER** will help you calculate future income from Social Security and present life insurance. Mail the coupon today.



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ADDRESS

OCCUPATION 6-5-10

This is a reproduction (reduced—actual advertisement being 4½" x 12") of the Company's advertisement in the November 4th number of the *Saturday Evening Post* and the November 20th number of *Life*. The advertisement will appear after the latter date in *Collier's*, *Times*, *Better Homes & Gardens*, and *American Home*.